

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Wallace A. Moran, III
 Jennifer A. Moran
 Debtors

Case No. 19-13586-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db/jdb
 tr Wallace A. Moran, III, Jennifer A. Moran, 707 Bear Blvd, Reading, PA 19606-1103
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,
 Philadelphia, PA 19106-2908
 14336150 Berks County Court of Common Pleas, 633 Court St, Reading, PA 19601-4302
 14336155 CMG Mortgage, Inc., 425 Phillips Blvd, Trenton, NJ 08618-1430
 14336162 KML Law Group, P.C., BNY Mellon Independence Center, 701 Market St Ste 5000,
 Philadelphia, PA 19106-1541
 14336164 +Police and Fire Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
 14336165 Reading Hospital Tower Health, 420 S 5th Ave, West Reading, PA 19611-2143
 14336167 Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 14336170 TD Bank USA/ Target Credi, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470
 14354852 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,
 MADISON, WI 53708-8973
 14336172 +US Dept of Education, PO Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: shawn_lau@msn.com Jul 11 2019 03:18:43 SHAWN J. LAU, Lau & Associates,
 4228 St. Lawrence Avenue, Reading, PA 19606
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2019 03:19:06
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2019 03:19:32 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14336148 +E-mail/Text: bk@afsacceptance.com Jul 11 2019 03:19:32 AFS Acceptance,
 101 NE 3rd Ave Fl 20, Fort Lauderdale, FL 33301-1610
 14336147 E-mail/Text: bankruptcy@rentacenter.com Jul 11 2019 03:19:53 Acceptance Now,
 5501 Headquarters Dr, Plano, TX 75024-5837
 14336149 E-mail/Text: rperez@arcadiarecovery.com Jul 11 2019 03:19:27 Arcadia Recovery Bureau,
 645 Penn St, Reading, PA 19601-3543
 14336151 EDI: CAPITALONE.COM Jul 11 2019 07:13:00 Capital One Bank USA NA, PO Box 85015,
 Richmond, VA 23285-5015
 14351686 +EDI: AIS.COM Jul 11 2019 07:13:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14336152 EDI: CAPITALONE.COM Jul 11 2019 07:13:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14336153 EDI: CAPITALONE.COM Jul 11 2019 07:13:00 Capital One/Boscovs, PO Box 5253,
 Carol Stream, IL 60197-5253
 14336154 EDI: CAPITALONE.COM Jul 11 2019 07:13:00 Capital One/Justice, PO Box 30253,
 Salt Lake City, UT 84130-0253
 14337530 +E-mail/Text: bankruptcy@cavps.com Jul 11 2019 03:19:29 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14336156 EDI: WFNNB.COM Jul 11 2019 07:13:00 Comenity Bank/ Victoria's Secret, PO Box 182789,
 Columbus, OH 43218-2789
 14336157 EDI: WFNNB.COM Jul 11 2019 07:13:00 Comenity Bank/VCTRSSEC, PO Box 182789,
 Columbus, OH 43218-2789
 14336158 EDI: WFNNB.COM Jul 11 2019 07:13:00 Comenity Capital Bank/Bosc, PO Box 182120,
 Columbus, OH 43218-2120
 14336160 EDI: WFNNB.COM Jul 11 2019 07:13:00 Comenity Zales Outlet, PO Box 659450,
 San Antonio, TX 78265-9450
 14336159 EDI: WFNNB.COM Jul 11 2019 07:13:00 Comenity Zales Outlet, PO Box 659819,
 San Antonio, TX 78265-9119
 14336161 EDI: WFNNB.COM Jul 11 2019 07:13:00 ComenityCapitalBank/Bosc, PO Box 182120,
 Columbus, OH 43218-2120
 14336163 E-mail/Text: bncnotices@becket-lee.com Jul 11 2019 03:18:54 Kohls/CapOne, PO Box 3115,
 Milwaukee, WI 53201-3115
 14339975 EDI: Q3G.COM Jul 11 2019 07:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14336166 +E-mail/Text: colleen.atkinson@rmscollect.com Jul 11 2019 03:19:53
 Receivables Management Systems, 7206 Hull St Ste 211, Richmond, VA 23235-5826
 14336168 EDI: RMSC.COM Jul 11 2019 07:13:00 SYNCB/Lowes, 4125 Windward Plz,
 Alpharetta, GA 30005-8738
 14336169 EDI: RMSC.COM Jul 11 2019 07:13:00 SYNCB/WalMart, 4125 Windward Plz,
 Alpharetta, GA 30005-8738
 14336870 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0313-4

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 43

Date Rcvd: Jul 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14336171 EDI: WTRRN BANK.COM Jul 11 2019 07:13:00 TD Bank USA/ TargetCredit, PO Box 673,
Minneapolis, MN 55440-0673
14336173 EDI: VERIZONCOMB.COM Jul 11 2019 07:13:00 Verizon, 500 Technology Dr,
Weldon Spring, MO 63304-2225

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor CMG Mortgage, Inc. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
SHAWN J. LAU on behalf of Debtor Wallace A. Moran, III shawn_lau@msn.com,
g61705@notify.cincompass.com
SHAWN J. LAU on behalf of Joint Debtor Jennifer A. Moran shawn_lau@msn.com,
g61705@notify.cincompass.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1	Wallace A. Moran III	Social Security number or ITIN xxx-xx-3831
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Jennifer A. Moran	Social Security number or ITIN xxx-xx-9208
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 6/3/19
Case number:	19-13586-elf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wallace A. Moran III	Jennifer A. Moran
2. All other names used in the last 8 years		
3. Address	707 Bear Blvd Reading, PA 19606-1103	707 Bear Blvd Reading, PA 19606-1103
4. Debtor's attorney Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: shawn_lau@msn.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 7/10/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 6, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606														
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 10/5/19</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 8/12/19</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 11/30/19</td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/5/19	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/12/19	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/30/19	Deadline to object to exemptions:	Filing deadline:	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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Deadline for governmental units to file a proof of claim:	Filing deadline: 11/30/19															
Deadline to object to exemptions:	Filing deadline:															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$507.12 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/24/19 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601															
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.															